

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES A. BAGEANT, SR.
HELEN A. BAGEANT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-22299

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/06/2018 and confirmed on 7/23/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		77,663.00
Less Refunds to Debtor	441.85	
TOTAL AMOUNT OF PLAN FUND		77,221.15

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,285.00	
Trustee Fee	3,474.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,759.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 8510	0.00	36,640.52	0.00	36,640.52
	PNC BANK NA Acct: 8510	2,617.86	2,617.86	0.00	2,617.86
	HUNTINGTON NATIONAL BANK(*) Acct: 9396	8,152.66	8,152.66	1,231.80	9,384.46
					48,642.84

Priority					
	ABAGALE E STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES A. BAGEANT, SR. Acct:	0.00	0.00	0.00	0.00
	JAMES A. BAGEANT, SR. Acct:	441.85	441.85	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-22	895.00	895.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00
	WESTMORELAND COUNTY Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 5097	1,330.71	1,330.71	0.00	1,330.71
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 8196	550.06	550.06	0.00	550.06
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 3723	634.02	634.02	0.00	634.02
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 1892	3,047.39	3,047.39	0.00	3,047.39
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 0004	374.51	374.51	0.00	374.51
	FORD MOTOR CREDIT COMPANY LLC(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1779				
	HIGHLANDS HOSPITAL & HEALTH CT	0.00	0.00	0.00	0.00
	Acct: 0899				
	HIGHLANDS HOSPITAL & HEALTH CT	0.00	0.00	0.00	0.00
	Acct: 2408				
	ILLINOIS VALLEY RADIOLOGY	78.15	78.15	0.00	78.15
	Acct: 1901				
	PRA RECEIVABLES MANAGEMENT LLC - /	4,982.64	4,982.64	0.00	4,982.64
	Acct: 5899				
	SYNCHRONY BANK	1,840.05	1,840.05	0.00	1,840.05
	Acct: 5282				
	ECAST SETTLEMENT CORP	2,224.35	2,224.35	0.00	2,224.35
	Acct: 5528				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 8466				
	SUNOCO/CBSD	0.00	0.00	0.00	0.00
	Acct: 9002				
	VONAGE	0.00	0.00	0.00	0.00
	Acct:				
	ECAST SETTLEMENT CORP	3,606.97	3,606.97	0.00	3,606.97
	Acct: 9191				
	ECAST SETTLEMENT CORP	2,149.66	2,149.66	0.00	2,149.66
	Acct: 9134				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5528				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION PROFESSIONALS	0.00	0.00	0.00	0.00
	Acct:				
					20,818.51

TOTAL PAID TO CREDITORS

69,461.35

TOTAL CLAIMED

PRIORITY 0.00

SECURED 10,770.52

UNSECURED 20,818.51

Date: 01/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

JAMES A. BAGEANT, SR.
HELEN A. BAGEANT
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-22299

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James A. Bageant, Sr.
Helen A. Bageant
Debtors

Case No. 18-22299-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 26, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James A. Bageant, Sr., Helen A. Bageant, 1136 Mt. Pleasant Rd., Scottdale, PA 15683-2420
14859822	Collection Professionals, Inc., PO Box 416, La Salle, IL 61301-0416
14859828	+ Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
14859830	Huntington Bank, 5655 Cleveland Avenue, Columbus, OH 43231
14884898	+ Illinois Valley Radiology, c/o Collection Professionals Inc., PO Box 416, LaSalle, IL 61301-0416
14859831	Illinois Valley Radiology PC, PO Box 645572, Pittsburgh, PA 15264-5253
14859834	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14859838	+ Vonage Phone, 700 Nestle Way, Suite 200, Breinigsville, PA 18031-1522
14859840	+ Westmoreland Co. Court of Common Pleas, 2 N Main St, Greensburg, PA 15601-2481

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2023 00:21:05	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14859821	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2023 00:20:58	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14889477	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2023 00:20:58	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14859823	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2023 00:11:00	Comenity/Blair, PO Box 659707, San Antonio, TX 78265-9707
14859824	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2023 00:11:00	Comenity/Chadwicks, PO Box 659728, San Antonio, TX 78265-9728
14859825	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2023 00:11:00	Comenity/HSN, PO Box 659707, San Antonio, TX 78265-9707
14859826	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2023 00:11:00	Comenity/Jessica London, PO Box 659728, San Antonio, TX 78265-9728
14859827	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2023 00:20:53	Ford Service Card, P.O. Box 9001006, Louisville, KY 40290-1006
14872802	Email/PDF: cbp@onemainfinancial.com	Jan 27 2023 00:20:57	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14859832	Email/PDF: cbp@onemainfinancial.com	Jan 27 2023 00:20:36	One Main, PO Box 742536, Cincinnati, OH 45274-2536
14894809	Email/Text: Bankruptcy.Notices@pnc.com	Jan 27 2023 00:11:00	PNC Bank, N.A., Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
15004739	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2023 00:20:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14860483	+ Email/PDF: rmscedi@recoverycorp.com		

District/off: 0315-2

User: auto

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Date Rcvd: Jan 26, 2023

Form ID: pdf900

Total Noticed: 32

		Jan 27 2023 00:20:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14859833	Email/PDF: gecsedl@recoverycorp.com	Jan 27 2023 00:20:37	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14859835	Email/PDF: gecsedl@recoverycorp.com	Jan 27 2023 00:20:36	QVC/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
14894348	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14894349	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14898636	+ Email/Text: bncmail@w-legal.com	Jan 27 2023 00:11:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14859836	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2023 00:20:41	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14859837	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2023 00:20:41	Sunoco/ CitiBank SD, NA, P.O. Box 6497, CitiBank Credit Dispute Unit, Sioux Falls, SD 57117-6497
14871902	+ Email/Text: bankruptcy@huntington.com	Jan 27 2023 00:11:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14859839	Email/PDF: gecsedl@recoverycorp.com	Jan 27 2023 00:20:51	Walmart Master Card, PO Box 960024, Orlando, FL 32896-0024
14895986	Email/PDF: bncnotices@becket-lee.com	Jan 27 2023 00:20:53	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14859829	*+	Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 26, 2023

Form ID: pdf900

Total Noticed: 32

below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Helen A. Bageant asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor James A. Bageant Sr. asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor PNC Bank N.A. pawb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com

TOTAL: 7